

INTRODUCING THE INNOVATIVE NEW COVERAGE OPTION FOR TEXAS.



Texas homeowners now have a comprehensive new insurance solution. Journey Insurance, with the confidence offered by an **A- (Excellent) financial rating from AM Best**, brings attractive and innovative coverage features, such as Enhanced Roof Replacement, an Inland Flood Endorsement, a Smart Home Discount, and much more.

Journey Insurance provides proven financial strength by virtue of being part of the UPC Insurance family of companies. UPC Insurance is an industry leader and the 18th largest writer of homeowners insurance nationally.

GET TO KNOW JOURNEY INSURANCE

OUR VISION

To be the premier provider of property insurance in catastrophe-exposed areas.

Journey Insurance is the newest member of the UPC family of companies. UPC quick facts:

- Publicly traded company on NASDAQ (UIHC)
- **The 18th largest writer of homeowners insurance nationally**
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 12 states

AM BEST RATED

In recognition of our financial strength and strong operating performance, AM Best has given Journey Insurance an **A- (Excellent) financial rating**, which is only

assigned to companies with an excellent ability to meet their ongoing obligations to policyholders.

AM Best Company is a worldwide insurance-rating and information agency that issues in-depth reports and financial strength ratings about insurance organizations.



JOURNEY BRINGS A SUITE OF SMART COVERAGE AND SAVINGS

Your comprehensive insurance solution starts here.

Let strong financial ratings, innovative coverage, and intelligent savings lead your way to Journey Insurance.

JOURNEY COVERAGE FEATURES	
Policy Limit Up to \$2M	• Limit above \$1M will require underwriting review
Personal Liability Now Up to \$1M	• No gap between primary and umbrella coverages
Convert HO3 to HO5	<ul style="list-style-type: none"> • No need to re-enter as in traditional quoting • Endorsement changes Coverage C from named peril to all risk
Short Term Rental and Home Share	• Eligible for Vrbo/Airbnb

OPTIONAL COVERAGE ENDORSEMENTS	
Enhanced Roof Replacement	• This coverage allows for upgrading your roof in the event of a roof replacement resulting from a claim on your dwelling
Home System Protection	• Coverage for mechanical or equipment breakdown and electronic circuitry impairment
Inland Flood	• Provides peace of mind for customers not in mandatory flood zones. Provides up to \$50,000 of coverage for contents, loss of use, and more
Identity Theft Expense and Resolution Service	• Provides help and peace of mind through an identity theft crisis
Limited Fungi or Microbes Coverage	• Remediation coverage from mold resulting from a covered claim
Earthquake	• Provides coverage for damages resulting from unexpected earthquake events

AVAILABLE DISCOUNTS	
Companion Policy Discount for Additional Policies with the Same Agency	• Eligible companion policies include auto, umbrella, UPC flood, and additional UPC policies
New Roof Discount	• Varies based on the age and material of the roof
Smart Home Discount	• 3 levels of discount depending on how connected the home is and its ability for water shut-off
New Advanced Quote Discount	• Provides incentive to quote and issue well before inception
Newer Home Construction Discount	• Discount rate varies by the age of home



FOR MORE INFORMATION, VISIT upcinsurance.com/journey

JOURNEY
INSURANCE
A UPC Insurance Company